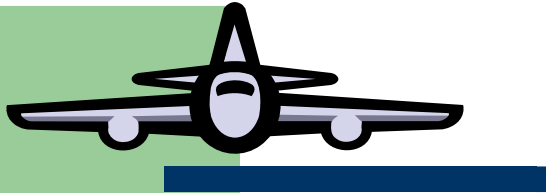


Commonwealth of Virginia 2007 Travel Card Program Cardholder Training



Welcome to the 2007 Travel Card Program Cardholder Training for the Commonwealth of Virginia for new Travel cardholders.

As a travel charge cardholder, you will be required to complete cardholder training annually and to notify your Agency's Travel Program Administrator upon completion.

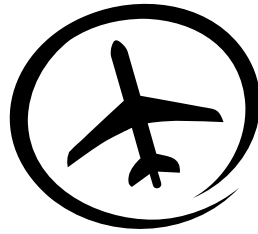
Agenda

- Travel Card Program Background
- Travel Card Requirements
- Cardholder Responsibility
- Cardholder Resources
- NetService For Cardholders
- Training Review
- Conclusion



We've got a full agenda today so let's get started....

Travel Card Program Background



First we'll discuss briefly the background of the Travel Charge card program...

Travel Card Program Background

- The Statewide Travel Card Program is administered by the Department of Accounts
- This training is designed for new Travel Cardholders to assist in learning the policies and procedures you are required to follow while using the Travel Charge Card.
- The purpose of the Travel card is to provide a card that can be used for State travel related expenses in lieu of using your own personal credit card.
- The Travel card also allows you to receive cash from ATM's for use on your business travel, if your agency participates.



This training is provided to communicate important rules you must follow as a Travel Card holder. Remember, this is not a consumer credit card and must be handled differently. The travel card is provided to you to use for State business travel only and you will need to abide by the State Policies and any Agency-Specific rules and regulations. Depending on your agency you will have the option to get cash from an ATM for state travel needs.

Travel Card Program Background

- The GE MasterCard travel card is for State Travel related expenses incurred and conducting official State business **ONLY!**
- It may be used for Official State Business meals while not in travel status.
- The cardholders name is on the card.
- The cardholder is responsible for the monthly bill and is reimbursed by submitting a "Travel Expense Reimbursement Voucher" following your agency's policies and procedures.



You are not allowed to use the travel charge card for personal items even though your name is on the card. The card has been provided through a State contract with the card company, currently GE MasterCard. The card may also be used for official state business meals while not in travel status. Cardholders are responsible for paying their bill regardless if they have been reimbursed by their agency. You are representing your agency every time it is used. You are personally responsible for paying the card bill in full and on time each month. Therefore, be sure to submit your travel reimbursements in a timely manner upon completion of your travel. Failure to pay your bill in a timely matter will result in a cancellation of your travel charge card.

Travel Card Requirements



What are the requirements for obtaining a Travel Charge Card....

Travel Card Requirements

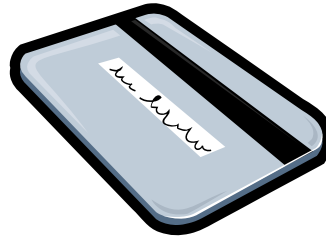
- Ideally employees that travel overnight more than twice per year are candidates to receive a Travel Charge Card
- Must have an annual salary of at least \$15,000.00
- The cardholder must pay the card balance in full upon receipt of their monthly statement



The travel card is highly encouraged for individuals who travel overnight more than twice per year. You must have an annual salary of at least \$15,000.

Again, you must pay your bill in full upon receipt of your monthly statement regardless of having received your travel reimbursement or not.

Cardholder Responsibility



Now let's discuss **YOUR** responsibilities as a travel cardholder.

Cardholder Responsibility

- Use the Travel Card for State Business Travel only! It is not a personal credit card.
- Ensure card usage complies with current State travel regulations.
- Retain all receipts for card purchases and credits.
- Submit Travel Expense Reimbursement Vouchers upon return from travel in order to receive a timely reimbursement from your agency.



The travel charge card can **only** be used for State travel expenses. The activity on your card is monitored by your agency as well as the Department of Accounts. Do not use the card for personal expenses or for purchasing of goods and services for your agency. You must comply with all State travel regulations when using the card as well as retain all receipts to document all your charges and credits. Submit your travel reimbursement in a timely manner upon completion of your travel. If you are uncertain if a purchase may be classified as business-related, make sure to ask your Program Administrators of your agency **before** you make the purchase.

Cardholder Responsibility

- Pay your bill in full each month regardless if you have received your travel reimbursement.
- Travel cards will be cancelled if the account has remained inactive for 12 months.
- Ensure you maintain a current address and phone number with GE MasterCard.
- Failure to pay will result in your card being suspended.
- *Note: Delinquent card holders are reported in the Report on Statewide Financial Management and Compliance published quarterly by the Department of Accounts.



Your bill is due in full upon receipt of your monthly statement. Any delay in submitting a travel reimbursement DOES NOT change your responsibility in paying the charge bill timely and in FULL! If you allow your card to become 60 days past due, it will be automatically suspended. If you allow your card to become 90 days past due, it will be permanently closed. If you allow your card to become delinquent, your agency will be reported in the quarterly report issued by the Department of Accounts on Compliance. This report receives a detailed review by the Governor, the Secretariats, and each agency head. If you don't have any state travel activity in 12 consecutive months, your card will be cancelled. It is imperative that you maintain a current mailing address and phone number with GE MasterCard.

Cardholder Responsibility

- Travel Card statements are mailed monthly to the cardholder's address on file.
 - If you don't receive yours, please call 866-834-3227 ASAP
 - You will NOT receive a statement if there is not activity for that monthly cycle.
- The statement will show a variety of information:
 - Account number and name
 - Account Balance
 - Current and past due balances
 - New charges and other account debits
 - Payments received and any other account credits
- Sign up for NetService for Cardholders



You will receive a monthly statement from GE MasterCard with your current month's transactions. It will also show any other account debits and credits you may have had as well as payment information. You will not receive a statement if there was no activity for that month. If you do not receive your statement on time, you are to call 1-866-834-3227 which is the number on the back of your card immediately. Please verify your current mailing address is correct. It is highly encouraged for all cardholders to sign up for GE NetService for Cardholders which is GE MasterCard's online account access tool. From here you can print of an official statement. More information on this is in the Resources section coming up soon.

Cardholder Responsibility

- Exceptions to Business Related Charges
 - Exceptions include those personal expenses that can not reasonably be separated from reimbursable expenses, *such as*;
 - A personal phone call included on the hotel bill or a spouses dinner included on a restaurant bill
 - These expenses must be paid in full from the card holders personal funds when the statement is received



There will be times where hotels will not allow you to pay for personal expenses by another means before closing out your statement on your State Travel card. If you encounter one of the exceptions, make sure it is clearly noted on your receipts so that you are not reimbursed for these expenses.

Cardholder Responsibility

- Travel Card Cash Advances
 - Travel cash advances for card holders should not exceed the reasonable daily allowance of \$25 unless approved by your Agency's Travel Program Administrator.
 - You are liable for the charge card payment which will include any cash advances.
 - Travel card holders may obtain cash through an ATM for use on Official State business only.



Each agency sets a policy in regards to cash advances on travel cards. If your agency has provided authorization, you can obtain cash from an ATM which has the same cash logos as displayed on the back of your card. Contact your Program Administrator to determine if your agency has cash access and if so what the rules are for obtaining the cash.

Cardholder Responsibility

- Improper Use
 - Examples of Improper Use
 - Movies, utility bills, home, garden supplies or other personal use
 - Failure to pay the full balance of the bill upon receipt regardless of travel reimbursement receipt.
 - The travel card is not to be used for purchasing goods or services for your agency, but for State travel related expenses ONLY!*
 - *Note: The Travel Charge Card should not replace the Small Purchase Charge Card (SPCC).



Listed here are examples of improper card usage. **DO NOT** for any reason use the card for personal expenses. **DO NOT** become delinquent in payment. **DO NOT** use the card for purchasing of goods and services for your state agency. It is only to be used for state travel related business expenses.

Cardholder Responsibility

- Report your card if it is Lost or Stolen to GE and your PA
 - Monitor your activity
- Disputing Transactions
 - Incorrect Amount Charged



If you lose your card or have it stolen, it is your responsibility to notify GE MasterCard and your Program Administrator. It is also your responsibility to review your statements each month and report any discrepancies. In the event that there are charges on your card that were not made by you, you must notify GE MasterCard to report the charges as fraud.

If you have a charge that was either charged for the wrong amount, it is your responsibility to address the issue with the merchant. Make sure you document, who you spoke to and the date and time of the conversation. If you are still unable to come to a resolution, you will need to dispute the charge. You can either dispute the charge online or use the back of your statement. Filing a dispute online ensures a quicker resolution to the dispute. Retain any documentation in relation to the charge since you may be asked to provide that during the dispute process. GE MasterCard policy states that the dispute must be filed within 60 calendar days of when the charge posted to your account. You can also dispute the charge online before your statement has been received.

Cardholder Responsibility

- Travel Card Termination
 - Past due accounts
 - Payments not made within 31 days of the statement date
 - Travel charge cards that have been inactive for 12 consecutive months
- Non Compliance
 - Using the card for personal usage
 - Using the card for business use that is not travel related e.g. Kinko's, Costco, Wal-Mart, FTD



Here are ways you will have your card terminated:

Becoming delinquent on payment of balance due. Your charging privileges will be suspended when your account becomes 60 days delinquent. It will remain suspended until such time as you make the account current. Even after making the card current, the card activity will be reviewed to determine whether charging privileges should be reinstated.

Having no activity on your card for 12 consecutive months may lead to cancellation of the card.

Again, using the card for personal items or for purchasing goods and services for your agency is not allowed and may lead to cancellation of the card.

Cardholder Responsibility

- Name changes
 - If your name changes due to marriage, divorce, etc
 - Legal proof must be presented to the PA BEFORE the name on the card can be changed
 - Or; an alert from Human Resources who has proof of the legalized name change can be used



If your name changes, after you have legally changed it with the Government (new Social Security Card, etc), you need to change your information at your Human Resources office. Also, in order to change your name on your Travel card, your Program Administrator must view the legal document showing the new name, or they can receive an alert from Human Resources stating your name has been changed by them after viewing the legal documents.

If your name is miss spelled on your card, contact your Program Administrator and they can correct that for you.

Cardholder Resources



Now we will discuss a variety of resources you have as a Travel cardholder.

Cardholder Resources

- Your Agency's Travel Program Administrator
 - Monitors program on Agency Level
 - Account Maintenance
- CAPP Manual
 - Agency Travel Regulations 20335
 - Agency Travel Processing 20336
 - Travel Cards 20360 (coming in 2007)
 - www.doa.virginia.gov



There are informational resources available to you should you require guidance or assistance.

First, is your agency's Program Administrator. They are responsible for managing your agency's travel card program and can offer assistance. Your Program Administrator(s) monitor the program for you agency and should always be the first contact for any questions or concerns. The Program Administrators should be contacted for all of your reimbursement questions and any inquiries on spending limits or restrictions.

Second, is the CAPP manual. There are 2 topics (soon to be 3) specifically related to Travel that you need to be familiar with and keep up with any updates to these topics. They are 20335 Agency Travel Regulations and 20336 Agency Travel Processing. Topic 20360 will be issued during 2007 which will take the Travel Card information currently contained in Topic 20336 and break it out to its own Topic. 20335 provides rules related to travel, what your per diems is, etc. 20336 provides guidance on the travel reimbursement process as well as usage of the Travel card. CAPP topics can be found on DOA's webpage at www.doa.virginia.gov. Click on the button on the left hand side of the page for CAPP Manual.

Cardholder Resources

- GE MasterCard Business Travel Accident Insurance
- GE MasterCard Baggage Insurance
- GE MasterCard Car Rental Loss & Damage Coverage
- GE MasterCard Pay by Phone or Online
 - Pay your bill over the phone
 - Pay your bill online



You also receive benefits by using the **GE MasterCard Travel Card**.

Travel accident insurance, Baggage Insurance and car rental insurance

Detailed information on the insurance coverage can be provided by your agency's Travel Program Administrator.

You are able to pay your bill over the phone to expedite payment processing.

Additional information regarding these benefits can be obtained by contacting **GE MasterCard** at 1-866-834-3277.

Cardholder Resources

- GE MasterCard
 - 24 Hour Customer Service 1-866-834-3227
 - Number is on the back of your card
 -
 - International Collect 801-464-3232
 - GE NetService for Cardholders
 - Online access to your account 24/7



For any questions regarding your account, you can contact **GE MasterCard** at 866-834-3227. This number is also found on the back of your card. If you are traveling overseas, you can call collect 801-464-3232 to access **GE MasterCard** 24 hours a day. **GE MasterCard** also offers an online account access tool for cardholders called **GE NetService for Cardholders**.

NetService for Cardholders



Now let's discuss GE's tool called NetService for Cardholders.

NetService for Cardholders

- Must be established by the cardholder
- Access your account information 24/7
- Track current transactions
- Review last 12 months of statements
- Print statement information in excel format
- Pay your bill online



GE's NetService for Cardholders is available for cardholders to manage their own travel card accounts. NetService provides capability to print their statement information for up to 12 months into an Excel, Quickbooks or Quicken format. The website is available 7 days a week 24 hours a day. It is highly encouraged for all cardholders to register for this tool. If you have a Small Purchase Charge Card and/or a travel card, you can have all of your cards under one NetService user id to make it easier for you to monitor your purchases. There is a special training tool for becoming registered in NetService and can be provided to you by your Program Administrator.

GE NetService for Cardholders

- Payment options
 - Must pay by Checking or Savings Account
- File a Dispute
 - Must be filed within 60 calendar days.



NetService allows you to elect to have an electronic payment of your balance. This is a fast, safe and effective way for you to make your payment. You will be required to enter your checking or savings account routing and account number online. GE will not accept payments using another credit card, including debit cards.

As discussed earlier, you can also file a dispute online through NetService, 24 hours a day 7 days a week. Disputes filed online are generally reconciled 2 weeks faster than if it is mailed or faxed. It is recommended that you view your activity regularly, not just when you receive your statement. Remember, you have 60 calendar days from when the transaction posted to dispute a charge.

Review Questions



Now we will go over some questions and you will need to answer either True or False. All of these topics were covered in today's training.

Travel Card Review

1. The Travel Card should be issued to an employee who travels at least four times a year.

True or False



The Travel Card should be issued to an employee who travels at least four times a year. Is this true or false?

FALSE

The Travel Card should be issued to an employee who travels overnight at least twice a year.



The answer is False. The travel card should be issued to an employee who travels overnight at least twice a year.

Travel Card Review

2. A personal phone call included on the hotel bill or a spouse's dinner included on a restaurant bill is considered reimbursable by the State.

True or False



A personal phone call included on the hotel bill or a spouse's dinner included on a restaurant bill is considered reimbursable by the State. Is this true or false?

FALSE

**These expensed are NOT
reimbursable by the State and
you should make every effort to
pay for these separately.**



The answer is False. You should make every effort to make payment for these items separately if possible.

Travel Card Review

3. The Travel Card can be used for office supplies in an emergency.

True or False



The Travel Card can be used for office supplies in an emergency. Is this true or false?

FALSE

**The Travel Card is to be used for
travel related expenses only.**



The answer is False. The Travel card is to be used only for State Travel related expenses. Purchases of office supplies should be put on the Small Purchase Charge Card.

Travel Card Review

4. Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$50.

True or False



Travel Cash advances for cardholders should not exceed the reasonable daily allowance of \$50.00. Is this true or false?

FALSE

Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$25 unless otherwise approved by their agency.



The answer is false. Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$25.00 unless otherwise approved by their agency.

Travel Card Review

5. Travel card statements are mailed monthly to the agency where the cardholder is employed.

True or False



Travel card statements are mailed monthly to the agency where the cardholder is employed. Is this true or false?

FALSE

The Travel Card is mailed to the address on file for the card holder.



Answer is False. Cardholders should use their home address as the address of record for the Travel card.

Travel Card Review

6. The cardholder may pay a minimum amount due of the card balances each month.

True or False



The cardholder may pay a minimum amount due on the card balance each month. Is this true or false?

FALSE

The cardholder must pay the total balance upon receipt of the monthly statement each month.



The answer is false. You must pay the bill in full upon receipt of the monthly statement regardless of whether you have been reimbursed from your agency or not.

Travel Card Review

7. Travel Cards will be cancelled if the account has remained inactive for 12 months.

True or False



Travel cards will be cancelled if the account has remained inactive for 12 months. Is this true or false?

TRUE

Your Travel Program Administrator will review cards for inactivity and cancel those who have not had any activity for 12 consecutive months.



The answer is true. Your Travel Program Administrator will review cards for inactivity and cancel those who have not had any activity for 12 consecutive months.

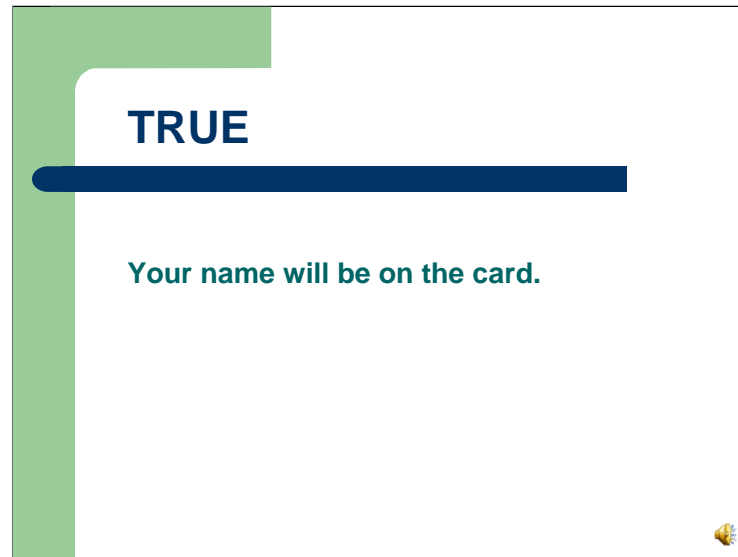
Travel Card Review

8. The name of the cardholder is on the Travel Card.

True or False



The name of the cardholder is on the Travel Card. Is this true or false?



The answer is true. Your name is embossed on the card.

Travel Card Review

9. The state will pay for a personal phone call that is included on the hotel bill.

True or False



The state will pay for a personal phone call that is included on the hotel bill. Is this true or false?

FALSE

**These expenses must be paid in full
from the cardholders personal funds
when the charge appears on the
monthly statement.**



The answer is False. These personal expenses must be paid in full from your personal funds when the charge appears on the monthly statement.

Travel Card Review

10. The travel card may be used to purchase copy paper at Kinko's.

True or False



The travel card may be used to purchase copy paper from Kinko's. Is this true or false?

FALSE

The Travel card does not replace the purpose of the Small Purchase Charge Card.



The answer is false. The travel card is not allowed to be used for purchases of goods and services which can be placed on the Small Purchase Charge Card.

Travel Card Review

11. If you have not been reimbursed for your Travel Reimbursement, you should call Customer Service at GE MasterCard.

True or False



If you have not been reimbursed for your travel reimbursement, you should call Customer Service at GE MasterCard.

FALSE

You should contact your Fiscal Office for any travel reimbursement questions.



False. You should contact your Fiscal Office for any travel reimbursement questions.

Conclusion



Conclusion

- Training will be a requirement annually of all travel cardholders
- You MUST NOT use the travel card for personal expenses
- You MUST pay your bill in full each month upon receipt of your monthly statement



Just a few points we want to emphasize. Training will be required annually of all travel card holders. Your agency's Travel Program Administrator will notify you when it is time for you to take the training next time.

You **MUST NOT** use the travel card for personal expenses. Doing so will put the card in jeopardy of being cancelled.

You **MUST** pay your bill in full each month upon receipt of your monthly statement. If you don't receive your statement, call GE immediately.

Congratulations!

- You have completed the annual travel card holder training
 - Please email your Travel Program Administrator with the word below to obtain credit for taking the training.

VISION



You have now completed the training and you will need to email your Travel Program Administrator with the word above to receive credit for this year's training.

Thank you and see you next year.